

UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan

In re Virginia D. Heighes
Debtor

Case No. 15-20124

Chapter 13

Notice of Postpetition Mortgage Fees, Expenses, and Charges

If you hold a claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any postpetition fees, expenses, and charges that you assert are recoverable against the debtor or against the debtor's principal residence. File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: Team One Credit Union

Court claim no. (if known): 2

Last four digits of any number you use to
identify the debtor's account xxx0025

UCI: _____

Property Address: 1171 Burbank Pl, Saginaw, MI 48638-5673

Trott# 449322B01

Does this notice supplement a prior notice of postpetition fees,
expenses, and charges?

☒ No☐ Yes. Date of the last notice: ____/____/____**Part 1: Itemize Postpetition Fees, Expenses, and Charges**

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case or ruled on by the bankruptcy court.

| Description | Dates incurred | Amount |
|--|----------------|----------------|
| 1. Late charges | _____ | (1) \$ _____ |
| 2. Non-sufficient funds (NSF) fees | _____ | (2) \$ _____ |
| 3. Attorney fees | _____ | (3) \$ _____ |
| 4. Filing fees and court costs | _____ | (4) \$ _____ |
| 5. Bankruptcy/Proof of claim fees | 2/13/15 | (5) \$ 450.00 |
| 6. Appraisal/Broker's price opinion fees | _____ | (6) \$ _____ |
| 7. Property inspection fees | _____ | (7) \$ _____ |
| 8. Tax advances (non-escrow) | _____ | (8) \$ _____ |
| 9. Insurance advances (non-escrow) | _____ | (9) \$ _____ |
| 10. Property preservation expenses. Specify: _____ | _____ | (10) \$ _____ |
| 11. Other. Specify: Review Chapter 13 Plan | 2/11/15 | (11) \$ 200.00 |
| 12. Other. Specify: _____ | _____ | (12) \$ _____ |
| 13. Other. Specify: _____ | _____ | (13) \$ _____ |
| 14. Other. Specify: _____ | _____ | (14) \$ _____ |
| Total | | \$650.00 |

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

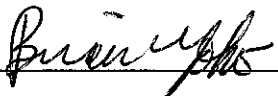
Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

- ☐ I am the creditor
- ☐ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/  Date 07/14/2015
 Signature Brian Yoho P66140

Print: Athena Aitas P61824 Title Attorney For Team One Credit Union
 First Name Middle Name Last Name

Company Trott Law, P.C.

Address 31440 Northwestern Hwy Ste 200
 Number Street
 Farmington Hills MI 48334-5422
 City State ZIP Code

Contact Phone 248.642.2515 Email EasternECF@trottlaw.com

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
NORTHERN DIVISION

In re:
Virginia D. Heighes

Chapter 13 No.15-20124
Hon. Daniel S. Opperman

Debtor(s).
_____ /

CERTIFICATE OF SERVICE

The undersigned states that copies of Team One Credit Union's Notice of Postpetition Mortgage Fees, Expenses, and Charges were served upon the following parties, either electronically or by depositing said copies on July 14, 2015 in the U.S. mail, postage prepaid, properly addressed as follows:

Virginia D. Heighes
1171 Burbank Pl
Saginaw, MI 48638-5673

Kimberly A. Kramer
916 Washington Ave. Suite 320
Bay City, MI 48708

Thomas McDonald
3144 Davenport
Saginaw, MI 48602

/s/ Patricia Fillip

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